

Information to identify the case:		
Debtor 1	Robert F. Anderson Jr. First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-0795 EIN _____
Debtor 2 (Spouse, if filing)	Drema K. Anderson First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-4280 EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-70428-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert F. Anderson Jr.

Drema K. Anderson

1/7/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert F. Anderson, Jr.
Drema K. Anderson
Debtors

Case No. 19-70428-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Jan 07, 2025

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert F. Anderson, Jr., Drema K. Anderson, 222 Barnwood Court, Duncansville, PA 16635-9423
aty	+ vde132, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 08 2025 04:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 07 2025 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 08 2025 04:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2025 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2025 00:02:35	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ EDI: PRA.COM	Jan 08 2025 04:50:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15107387	Email/PDF: bncnotices@becket-lee.com	Jan 08 2025 00:02:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15088681	+ Email/PDF: bncnotices@becket-lee.com	Jan 08 2025 00:02:29	Amex, Correspondence/Bankruptcy, P O Box 981540, El Paso, TX 79998-1540
15088682	+ EDI: BANKAMER	Jan 08 2025 04:50:00	Bank Of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
15117660	+ EDI: BANKAMER2	Jan 08 2025 04:50:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15088683	+ EDI: CITICORP	Jan 08 2025 04:50:00	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
15100101	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jan 07 2025 23:58:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15088684	+ Email/Text: collectionbankruptcies.bancorp@53.com	Jan 07 2025 23:59:00	Fifth Third Bank, Attn: Bankruptcy Department,

District/off: 0315-7

User: auto

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Total Noticed: 25

15122936	Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2025 00:02:35	1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
15088685	Email/Text: e-bankruptcy@nasafcu.com	Jan 07 2025 23:57:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15124388	Email/Text: e-bankruptcy@nasafcu.com	Jan 07 2025 23:57:00	NASA Federal Credit Union, Attn: Bankruptcy, P O Box 1778, Bowie, MD 20717
15127030	EDI: PRA.COM	Jan 08 2025 04:50:00	NASA Federal Credit Union, PO Box 1588, Bowie, MD 20717
15123839	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jan 08 2025 00:02:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15088686	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jan 08 2025 00:02:41	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
15089843	^ MEBN	Jan 07 2025 23:57:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15088687	+ EDI: SYNC	Jan 08 2025 04:50:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15088688	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 07 2025 23:58:00	Toyota Financial Services, Atty: Bankruptcy Dept, P O Box 8026, Cedar Rapids, IA 52408-8026
15099718	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 07 2025 23:58:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15100788	+ EDI: WFFC2	Jan 08 2025 04:50:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15088689	+ EDI: WFFC2	Jan 08 2025 04:50:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, P O Box 10335, Des Moines, IA 50306-0335

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr		WELLS FARGO BANK, N.A.
15117255	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15190693	*	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com
Jeffrey A. Muriceak	on behalf of Debtor Robert F. Anderson Jr. jmuriceak@eveyblack.com, choover@eveyblack.com
Jeffrey A. Muriceak	on behalf of Joint Debtor Drema K. Anderson jmuriceak@eveyblack.com choover@eveyblack.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor WELLS FARGO BANK N.A. rshearer@raslg.com
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 6